



Withholding Premiums from Your Social Security Payment

How can I pay my Medicare plan premiums?

Depending on your plan and your situation, you may be able to have your Medicare plan premium paid in one of the following ways:

- Deducted from your checking or savings account
- Charged to a credit or debit card
- Billed to you each month directly by the plan. Some plans bill in advance for coverage the next month
- Deducted from your Social Security payment

How long will it take if I request an automatic deduction from my Social Security payment?

It could take about two months from the time your Medicare health or drug plan sends the request for the premium deduction to start. This can vary based on whether you requested this early or late in the month. This means that the first time premiums are withheld from your Social Security payment, an amount equal to two monthly premium payments will be withheld. Social Security will deduct only the cost of one monthly premium payment from your Social Security benefit each month after that.

Do I keep paying my premiums until the automatic deduction starts?

You don't have to pay your monthly Medicare plan premiums until the automatic premium deduction starts. When your request is processed, all of the premiums you owe will be withheld at once.



If I have multiple premiums due when the withholding starts, can I have Social Security take these premiums out over time?

No. Social Security will deduct all the premiums due at one time. There is no way to withhold only part of the premiums due.

What if my monthly Social Security benefit isn't enough to cover multiple premiums at one time?

If your monthly Social Security benefit isn't enough to cover multiple premium payments at one time, the premiums won't be deducted. Your plan will bill you directly and you can pay them directly. You also can arrange with your plan for the premiums to be automatically withdrawn from your checking or savings bank account or charged to your credit or debit card.

Can I change my mind about how I pay my premiums?

Generally, the payment plan you choose when you first enroll in a Medicare drug plan remains in effect for the rest of the calendar year unless you leave that health plan or drug plan. However, you can work with your plan if you have any problems that require you to change your premium payment choice.

Will my automatic premium deduction carry over to a new Medicare plan if I switch plans?

No. When you enroll in your new Medicare health plan or drug plan, you will need to make a new choice about how to pay your premiums. If you again choose automatic premium deduction from your Social Security payment, this new withhold request will take two months to start (or three at the most), just like your original request.

I will be switching to a different Medicare drug plan. What do I need to do to stop the automatic premium deduction from my current plan?

You don't need to do anything. Your enrollment in a new drug plan will automatically stop the premium deduction from your current drug plan. It generally takes one to two months before the premium is no longer being withheld.



How soon will I get a refund of any premiums that are withheld for my current plan after I enroll in a new plan? Who will the refund come from?

If Social Security withheld the premium, Social Security will refund your premium. You should get this refund as a payment separate from your regular monthly benefit. It should come generally within 1-2 months after you enroll in a new plan.

I signed up for automatic withholding, but I have received a notice from my plan that I still owe premiums. What should I do?

Contact your plan and ask if their records show you signed up for premium withholding. If your Social Security premium withholding hasn't been set up already and you still want Social Security to withhold premiums, you may need to pay the first few months of your premium directly to your plan. Your plan can help you start to withhold premiums for the future. Remember, it could take two months after you enroll and choose this payment option for the premium withholding to take effect.

I signed up for automatic withholding and my Medicare drug plan premium was deducted from one of my Social Security payments, but now the deduction has stopped. What happened?

This could happen for a number of reasons. Medicare will ask your Medicare drug plan to start billing you directly for your drug plan premiums. If you have questions or want to confirm why your deductions stopped, you can call your Medicare drug plan at the number on your membership card.

I am eligible for “extra help” to pay my prescription drug costs but my plan is billing me for the entire premium. What should I do?

Contact your plan. The plan can check and make sure that your record correctly shows you should get extra help. Depending on your income and resources, you may pay a reduced premium or no premium for a basic plan. For an enhanced plan, you must pay a portion of the premium for the extra coverage. Call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov on the web for more information about getting extra help with your prescription drug costs. TTY users should call 1-877-486-2048.



My State Pharmacy Assistance Program (SPAP) pays part of my premium. Why was the entire premium amount deducted from my monthly Social Security payment?

If you have another insurer or benefit, such as an employer health plan or a SPAP, that pays part of your drug plan premium, Social Security will still withhold your entire monthly premium. Social Security can't adjust the amount of your withholding. Your Medicare drug plan will need to give you a refund for the amount your other coverage has paid.

If you choose direct billing, you will be billed by your plan for the correct amount for your share of the premium. Your SPAP or employer will pay its share directly to the plan.

Where should I call if I have other questions about paying my Medicare plan premiums, or about withholding the premiums from my Social Security payment?

If you have any other questions about these issues, contact your Medicare plan. The customer service number is printed on your membership card.